

United States Bankruptcy Court				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle) Garcia, Olga Lilia			Name of Joint Debtor (Spouse)(Last, First, Middle)		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names) aka Olga Lilia Villagrana Cosio			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names)		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (TIN) No./Complete EIN (if more than one, state all) 6074			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (TIN) No./Complete EIN (if more than one, state all)		
Street Address of Debtor (No. and Street, City, and State) 479 Dixon Rd Milpitas CA <div style="text-align: right; border: 1px solid black; padding: 2px;">ZIPCODE 95035</div>			Street Address of Joint Debtor (No. and Street, City, and State) <div style="text-align: right; border: 1px solid black; padding: 2px;">ZIPCODE</div>		
County of Residence or of the Principal Place of Business Santa Clara			County of Residence or of the Principal Place of Business		
Mailing Address of Debtor (if different from street address) same as above <div style="text-align: right; border: 1px solid black; padding: 2px;">ZIPCODE</div>			Mailing Address of Joint Debtor (if different from street address) <div style="text-align: right; border: 1px solid black; padding: 2px;">ZIPCODE</div>		
Location of Principal Assets of Business Debtor (if different from street address above) <div style="text-align: right; border: 1px solid black; padding: 2px;">ZIPCODE</div>					
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 </div> <div> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding </div> </div> <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input type="checkbox"/> Debts are primarily business debts	
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> \$More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> \$More than \$1 billion					

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): Olga Garcia	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: none	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor: none	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). X <u>Norma Adams</u> Signature of Attorney for Debtor(s) (Date)	

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue
 (Check any applicable box.)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property
 (Check all applicable boxes.)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case.)

Name of Debtor(s):

Olga Garcia

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Olga Garcia
Signature of Debtor Olga Lilia GarciaX _____
Signature of Joint Debtor
(Not Applicable - Represented by Attorney)
Telephone Number (if not represented by attorney)Date 3/20/15**Signature of Attorney***X Norma Hammes
Signature of Attorney for Debtor(s)
Norma Hammes
Printed Name of Attorney for Debtor(s)
GOLD and HAMMES, AttorneysFirm Name
1570 the Alameda, Suite 223Address
San Jose, CA 95126

408-297-8750

Telephone Number 3-20-15

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.X _____
(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X _____

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

United States Bankruptcy Court

Northern District of California

In re Olga Lilia Garcia

Case No.

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	292,500		
B - Personal Property	Yes	3	2,850		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		595,103	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		1,350	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		5,952	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,489
J - Current Expenditures of Individual Debtors(s)	Yes	1			5,339
TOTAL		13	295,350	602,405	

United States Bankruptcy Court

Northern District of California

In re Olga Lilia Garcia

Case No.

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	1,350
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0
Student Loan Obligations (from Schedule F)	0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0
TOTAL	1,350

State the following:

Average Income (from Schedule I, Line 16)	5,489
Average Expenses (from Schedule J, Line 18)	5,339
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,293

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		10103
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	1,350	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0
4. Total from Schedule F		5,952
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		16,055

In re Olga Lilia Garcia
DebtorCase No. _____
(If known)**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence 479 Dixon Rd Milpitas CA (\$585,000 /2) * These values have been prorated based on Debtor's one-half interest in the property.	Sole owners	Joint tenancy w/ spouse	292,500 *	297,552 *
Total:			292,500	

In re Olga Lilia Garcia
DebtorCase No. _____
(If known)**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash		100
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase		1,000
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Furnishings and Goods		1,500
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc. personal effects		100
6. Wearing apparel.		Miscellaneous Wearing Apparel		50
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Education IRAs as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

Schedule B. Page 1 of 3 pages

In re Olga Lilia Garcia
DebtorCase No. _____
(If known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Partnerships or joint ventures. Itemize.	X			
15. Bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Dodge pickup not running - very poor		100
		2011 Chev Silverado Lease		0
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

Schedule B. Page 2 of 3 pages

Case No. _____
(If known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<div style="display: flex; justify-content: space-between;"> Schedule B. Page 3 of 3 pages Total: \$ 2,850 </div>				

In re Olga Lilia Garcia
DebtorCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

The state under which the Debtor's exemptions are determined: California

☐ Homestead exemption claimed over \$155,675.

Debtor elects the exemptions to which the Debtor is entitled under:

☐ Exemptions provided under 11 U.S.C. §522(d). (Federal Exemptions)☒ 11 U.S.C. §522(b)(3): Exemptions available under applicable federal laws, state or local laws and the Debtor's interest as a tenant by the entirety or joint tenancy to the extent the interest is exempt from process under applicable nonbankruptcy law. (State Exemptions)☐ C.C.P. §703.140(b). (Modified Federal Exemptions under California law)☒ C.C.P. §704. (California Exemptions)

Applicability of C.C.P. §703.140(a)(2): Not applicable

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT, VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Residence: 479 Dixon Rd Milpitas CA (\$585,000 /2)	.720/.920	100,000	292,500
Cash	--	0	100
Chase	.070	750	1,000
Household Furnishings and Goods	.020	1,500	1,500
Misc. personal effects	.020	100	100
Miscellaneous Wearing Apparel	.020	50	50
2000 Dodge pickup not running - very poor	.010	100	100
2011 Chev Silverado Lease	--	0	0

SCHEDULE D -- CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation page provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" including the entity on the appropriate schedule of creditors, and complete Schedule H -- Codebtors. If a joint petition is filed, state whether husband, wife (debtor 1 or debtor 2), both of them, or the marital community may be liable on each claim by indicating in the appropriate column. If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.) Report the total of all claims listed on this schedule in the box labeled "Total" on the last page of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Number of continuation pages attached: 0

Creditor's Name and Mailing Address including Zip Code Account Number	Codebtor	Husband/Wife/Debtor1/Debtor2/ Joint/Community	Date Claim Was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion if Any
Green Tree Svcs PO Box 6172 Rapid City SD 57709 8977624-	X		Dup re: Selene Finance				Notice Only	
MERS 1818 Library St #300 Reston VA 20190	X		Dup re: Green Tree				Notice Only	
ResMAE PO Box 729 Brea CA 92822	X		Dup re: MERS				Notice Only	
Selene Finance 9990 Richmond #400 So Houston TX 77042 00006359-	X		Secured by Residence Value: 585000 *				595103*	
Trustee Corps - MTC Finanancial 17100 Gillette Ave Irvine CA 92614 TS# 1472726	X		Dup re: Selene Finance				Notice Only	

* These are the full values that have not been prorated based on Debtor's one-half interest in the property.

Subtotal (Total of this page)

595103

Total (Use only on last page)

595103

(Report total also on Summary of Schedules)

Note: The listing of a creditor herein is not an admission by the Debtor(s) as to the existence, validity, or the amount of said claim. Listing an entity as a creditor is intended merely to provide notice of the filing of this bankruptcy case, and every entity listed herein should consider its claim to be "Disputed" without a specific indication by their name and address, requiring filing a Proof of Claim with sufficient supporting documentation that shall establish prima facie evidence of the claim. Entities with listings indicated as "Disputed" are noticed of the Debtor(s)' affirmative denial of the existence, validity, or amount of their claim.

SCHEDULE E -- CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the pages provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached pages, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor" including the entity on the appropriate schedule of creditors, and complete Schedule H -- Codebtors. If a joint petition is filed, state whether husband, wife (debtor 1 or debtor 2), both of them, or the marital community may be liable on each claim by indicating in the appropriate column. If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each page in the box labeled "Subtotal" on each page. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last page of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. Number of continuation pages attached: 0

TYPES OF PRIORITY CLAIMS (Check the appropriate boxes below if claims in that category are listed on this or attached pages)

Totals

- 0 ☐ **ADMINISTRATIVE EXPENSES.** Administrative expenses allowed under 11 U.S.C. 503(b) and any fees and charges assessed against the estate under chapter 123 of title 28. 11 U.S.C. 507(a)(2)
- 0 ☐ **DOMESTIC SUPPORT.** Claims for domestic support to a spouse, former spouse, or child of the debtor or a governmental unit collecting such support provided in 11 U.S.C. 507(a)(1).
- 0 ☐ **EXTENSIONS OF CREDIT IN AN INVOLUNTARY CASE.** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief, 11 U.S.C. 507(a)(3).
- 0 ☐ **WAGES, SALARIES, AND COMMISSIONS.** Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, and commissions owing to qualifying independent sales representatives, up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(4).
- 0 ☐ **CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS.** Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507(a)(5).
- 0 ☐ **CERTAIN FARMERS AND FISHERMEN.** Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. 507(a)(6).
- 0 ☐ **DEPOSITS BY INDIVIDUALS.** Claims of individuals up to \$2,225 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. 507(a)(7).
- 1350 ☒ **TAXES AND CERTAIN OTHER DEBTS OWED TO GOVERNMENTAL UNITS.** Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. 507(a)(8).
- 0 ☐ **COMMITMENTS TO MAINTAIN THE CAPITAL OF AN INSURED DEPOSITORY INSTITUTION.** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 507(a)(9).
- 0 ☐ **DRUNK INJURY OR DEATH.** Claims for death or personal injury resulting from the debtor's operation of motor vehicle or boat while intoxicated from using alcohol, drugs or another substance. 11 U.S.C. 507(a)(10).

* Amounts are subject to adjustment on April 1, 2001, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Type of Priority: Taxes 11 U.S.C. 507(a)(8)

Creditor's Name and Mailing Address including Zip Code Account Number	Codebtor	Husband/Wife/Debtor 1/Debtor 2/ Joint/ Community	Date Claim Was Incurred, and Consideration for Claim	Contingent	Unliquidated	Disputed	Total Amount of Claim	Amount Entitled to Priority
FTB - SPU PO Box 2952 Sacramento, CA 95812			540: 2013 - 2014				100	100
IRS - Insolvency PO Box 7346 Philadelphia PA 19101			1040: 2013 - 2014				1250	1250

Note: The listing of a creditor herein is not an admission by the Debtor(s) as to the existence, validity, or the amount of said claim. Listing an entity as a creditor is intended merely to provide notice of the filing of this bankruptcy case, and every entity listed herein should consider its claim to be "Disputed" without a specific indication by their name and address, requiring filing a Proof of Claim with sufficient supporting documentation that shall establish prima facie evidence of the claim. Entities with listings indicated as "Disputed" are noticed of the Debtor(s)' affirmative denial of the existence, validity, or amount of their claim.

Subtotal (Total of this page)

1350

Total (Use only on last page)

1350

(Report total also on Summary of Schedules)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or property of the debtor as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor;" include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife (debtor 1 or debtor 2), both of them, or the marital community may be liable on each claim by indicating in the appropriate column. If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Number of continuation pages attached: 1

Creditor's Name and Mailing Address including Zip Code Account Number	C o d e b t o r	Husband/ Wife/ Debtor1/ Debtor2/ Joint/ Community	Date Claim Was Incurred, and Consideration for Claim. If Claim Is Subject to Setoff, So State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Ally Financial PO Box 380902 Bloomington MN 55438 0859162303-			2011 Chev Silverado Lease				0
CA Emergency Phys - SJ PO Box 582663 Modesto CA 95358							468
Central Valley Imaging Med Assoc PO Box 398076 San Francisco CA 94139							29
Gustavo Garcia - G14846 B4-26-20 Valley State Prison PO Box 92 Chowchilla CA 93610			Re: Selene Fin, MERS, Green Tree, Trustee Corps, ResMae				Notice Only
Regional Med Ctr - SJ PO Box 402269 Atlanta GA 30384							747

Subtotal (Total of this page) 1244

Total (Use only on last page)

(Report total also on
Summary of
Schedules)

Note: The listing of a creditor herein is not an admission by the Debtor(s) as to the existence, validity, or the amount of said claim. Listing an entity as a creditor is intended merely to provide notice of the filing of this bankruptcy case, and every entity listed herein should consider its claim to be "Disputed" without a specific indication by their name and address, requiring filing a Proof of Claim with sufficient supporting documentation that shall establish prima facie evidence of the claim. Entities with listings indicated as "Disputed" are noticed of the Debtor(s)' affirmative denial of the existence, validity, or amount of their claim.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Page)

Continuation Page 1 of 1.

Creditor's Name and Mailing Address including Zip Code Account Number	C o d e b t o r	Husband/ Wife/ Debtor1/ Debtor2/ Joint/ Community	Date Claim Was Incurred, and Consideration for Claim. If Claim Is Subject to Setoff, So State.	C o n t i n g e n t	U n l i q u i t a t e d	D i s p u t e d	Amount of Claim
Santa Clara Valley Health/Hospital PO Box 742502 Los Angeles CA 90074							4607
South Bay Path Med Assoc 5700 Southwyck Blvd Toledo OH 43614							101
Subtotal (Total of this page)							4708
Total (Use only on last page)							5952

Note: The listing of a creditor herein is not an admission by the Debtor(s) as to the existence, validity, or the amount of said claim. Listing an entity as a creditor is intended merely to provide notice of the filing of this bankruptcy case, and every entity listed herein should consider its claim to be "Disputed" without a specific indication by their name and address, requiring filing a Proof of Claim with sufficient supporting documentation that shall establish prima facie evidence of the claim. Entities with listings indicated as "Disputed" are noticed of the Debtor(s)' affirmative denial of the existence, validity, or amount of their claim.

(Report total also on
Summary of
Schedules)

SCHEDULE G -- EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Number of continuation pages attached: 0

Name and Mailing Address Including Zip Code of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State Whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
Ally Financial see debt listing	2011 Chev Silverado Lease

SCHEDULE H -- CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
Gustavo Garcia see debt listing	See debt listing

Debtor 1: Olga Lilia Garcia	Check if this is:
Debtor 2:	An amended filing
Case No.	A supplement showing post-petition chapter 13 income as of the following date: [enter date]

Official Form B 6I – Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. "n/a" means "not applicable."

PART 1: Describe Employment

1. Fill in your employment information. [List each job separately]. Include part-time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies.

Employed?	Debtor 1: Yes	Debtor 2: n/a	
Debtor 1 or 2	Job 1: Debtor 1	Job 2: n/a	Job 3: n/a
Occupation	Custodian		
Employer's Name	GCA Svcs (Acme Building Maint)		
Employer's Address	941 Catherine St		
	Alviso CA		
How long employed?	9 yrs		

PART 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your spouse have more than one employer, combine the information for all employers per person on the lines below. 2. "Monthly gross" includes monthly gross wages, salary, and commissions (before all payroll deductions). 3. Estimate monthly overtime. 8.c. List family support payments received by you, a non-filing spouse, or a dependent regularly receive. 11. Include contributions [to expenses listed in Schedule J] from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Debtor 1 or 2	Debtor 1 Totals	Debtor 2 Totals	
2. Monthly gross	2,653	0	
3. Monthly overtime	0	0	
4. (Total) gross	2,653	0	
5. Deductions			
a. Tax, Medicare, etc	586	0	
b. Mandatory retirement	0	0	
c. Voluntary retirement	0	0	
d. Retirement loan pmts	0	0	
e. Insurance	164	0	
f. Domestic support	0	0	
g. Union dues	54	0	
h.	0	0	
6. (Total) deductions	804	0	
7. Mo take-home pay	1,849	0	
8. Other regular income			
a. Property or business			
Total gross income	0	0	
Minus expenses	0	0	
Total mo net income			
b. Interest & dividends	0	0	
c. Family support rec'd	3,000	0	
d. Unemployment comp	0	0	
e. Social Security	0	0	
f. Other govt (specify)	0	0	
g. Pension or retirement	0	0	
h.	0	0	
9. Total other income	3,000	0	Total Net Debtor 1 + Debtor 2
10. Total net mo income	4,849	0	4,849
11. Other contributions	Source	Monthly Contribution	
	From Significant Other	640	
	Total other contributions		640
12. Grand total	(combined monthly income)		5,489

13. Do you expect an increase or decrease within the year after you file this form? If yes, explain:
Any increases or decreases are likely to be insignificant.

Not likely

Debtor 1: Olga Lilia Garcia	Check if this is:
Debtor 2:	An amended filing
Case No.	A supplement showing post-petition chapter 13 income as of the following date: [enter date]
	A separate filing for Debtor 2 because Debtor 2 maintains a separate household.

Official Form B 6J – Schedule J: Your Expenses

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If Debtor 2 lives in a separate household, Debtor 2 must file a separate Schedule J.

PART 1:		Describe Your Household	
1. Is this a joint case?	No If "No", go to line 2.	If Yes, does Debtor 2 live in a separate household?	n/a
2. Do you have dependents? [Debtor 1 and Debtor 2 do not count as dependents. Do not state dependent's names.]			No
3. Do your expenses include expenses of people other than yourself and your dependents?			Yes
	Other 1	Other 2	Other 3
Relationship to Debtor/s	daughter	daughter-in-law	son
Age	23 yrs	25 yrs	26 yrs
Lives with Debtor/s?	yes	yes	yes
	Other 5	Other 7	Other 7
Relationship to Debtor/s	son-in-law	boyfriend	n/a
Age	30 yrs	26 yrs	
Lives with Debtor/s?	yes	yes	
PART 2:		Estimate Your Ongoing Monthly Expenses	
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I</i> . 4. Include 1 st mortgage (not junior mortgages) and any rent for the ground or lot. 4.a-d. Include only if not included on line 4. 12. Do not include car payments. 15. and 16. Exclude payroll deductions and items on lines 4 and 20.			
4. Rental / home expenses (incl 1 st mtg) for residence	1,951	16. Taxes	
a. Real estate taxes	incl	a.	0
b. Property, homeowner's, or renter's insurance	incl	17. Installment or lease payments:	
c. Home maintenance, repair, upkeep	0	a. Car payments for Vehicle 1 – truck lease pmts	641
d. Homeowner's association or condominium dues	0	b. Car payments for Vehicle 2	0
5. Additional mortgage payments for residence	0	c.	0
6. Utilities		d.	0
a. Electricity, heat, natural gas	50	18. Alimony, maintenance, support (exclude payroll ded)	0
b. Water, sewer, garbage collection	25	19. Your payments supporting others not living with you	
c. Telephone, cell phone, internet, satellite, cable	40	a.	0
d.	0	20. Other real property expenses not in line 4 or 5	
7. Food and housekeeping supplies	1,500	a. Mortgages on other property	0
8. Childcare and children's education costs	0	b. Real estate taxes	0
9. Clothing, laundry, and dry cleaning	250	c. Property, homeowner's, renter's insurance	0
10. Personal care products and services	50	d. Maintenance, repair, and upkeep	0
11. Medical and dental expenses	20	e. Homeowner's association or condominium dues	0
12. Transportation (gas, maintenance, bus or train fare)	812	21. a.	0
13. Entertainment, clubs, recreation, newspapers, books	0	b.	0
14. Charitable contributions, religious donations	0	22. Total monthly expenses (add lines 4-21)	5,339
15. Insurance		23. Calculate monthly net income	
a. Life insurance	0	a. Copy line 12 from Schedule I	5,489
b. Health insurance	0	b. Copy line 22 above (Schedule J) and subtract from 23.a	5,339
c. Vehicle insurance	0	c. Equals monthly net income	150
d.	0		
24. Do you expect an increase or decrease within the year after you file this form? If yes, explain: Any increases or decreases would likely be insignificant, unless the Debtor does not receive a mortgage loan modification as proposed in the Chapter 13 plan, with the proposed loan payment as shown on Line 4 above.			Perhaps

In re Olga Lilia Garcia

Case No.

Chapter 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 14 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 3/20/15Signature: Olga Lilia Garcia
Debtor Olga Lilia Garcia

Date _____

Signature: _____
Joint Debtor

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,
of Bankruptcy Petition PreparerSocial Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X _____
Signature of Bankruptcy Petition Preparer_____
Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 136.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT
Northern District of California

In re: OLGA LILIA GARCIA

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16 - 21. Each question must be answered. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor, general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101(30).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE (If more than one)
1: This year (so far):	\$7,908 (est)	
Previous year:	32,947 (est)	
Next previous year:	32,569 (est)	

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

3. Payments to creditors

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE, except required minimum payments on unsecured debts and regular installment payments on any secured debts, such as vehicle loans, house loans, or vehicle leases, or residential rent.

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

4. Suits, executions, garnishments and attachments

a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NONE, except for any payment to GOLD and HAMMES, Attorneys, as disclosed in the Fee Disclosure Statement pursuant to BR 2016, filed herein. Also, nominal amount paid for required credit counseling certificate to approved agency, if debtor(s)' income is over 150% of poverty level.

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either

absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NONE

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NONE

15. Prior address of debtor

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NONE

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Gustavo Garcia

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE

18. Nature, Location and Name of Business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NONE

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. 101.

NONE

Questions 19 - 25 are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed. An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case.

XX Questions 19 - 25 are inapplicable to the debtor and therefore are not included hereafter.

[If completed by an individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs, any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Dated: 3/20/15

Olga Lilia Garcia
OLGA LILIA GARCIA

0 (#) continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. 152 and 3571

GOLD and HAMMES, Attorneys 80100 & 80149
1570 The Alameda, Suite 223
San Jose, CA 95126
(408) 297-8750
Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:

Olga Lilia Garcia

Debtor(s) _____/

Chapter 13

Case No.

DISCLOSURE OF COMPENSATION UNDER 11
U.S.C. § 329 AND BANKRUPTCY RULE 2016(b)

I certify that I am the attorney for the above-named debtor(s) and that the compensation paid or agreed to be paid to me for services rendered or to be rendered on behalf of the debtor(s) in or in connection with a case under Title 11 of the United States Code, such payment or agreement having been after one year before the date of the filing of the petition, is as follows: \$1,470 paid; \$4,580 to be paid, and that the source of the compensation paid is debtor(s)' wages, and that the source of the compensation agreed to be paid is debtor(s)' wages and earnings paid to the Chapter 13 Trustee.

I have not agreed to share this compensation with any other person, except for the partners and associates of my firm.

Dated: 3-20-15



Attorney for debtor(s), Norma Hammes

(408)297-8750 #80100 & #80149
James J. Gold
Norma L. Hammes
GOLD and HAMMES, Attorneys
1570 The Alameda #223
San Jose CA 95126

Attorneys for Debtor(s)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:
OLGA LILIA GARCIA

Chapter 13
Case No.

CREDITOR MATRIX COVER SHEET

Debtor(s)

I, Norma L. Hammes, the debtors' attorney herein declare that the attached CREDITOR MAILING MATRIX, consisting of 2 sheets, contains the correct, complete and current names and addresses of all priority, secured and unsecured creditors listed in the debtor's filing and that this matrix conforms with the Clerk's promulgated requirements.

Dated: 3-20-15


Norma L. Hammes
GOLD and HAMMES, Attorneys

Green Tree Svcs
PO Box 6172
Rapid City SD 57709

MERS
1818 Library St #300
Reston VA 20190

ResMAE
PO Box 729
Brea CA 92822

Selene Finance
9990 Richmond #400 So
Houston TX 77042

Trustee Corps - MTC Financial
17100 Gillette Ave
Irvine CA 92614

FTB - SPU
PO Box 2952
Sacramento, CA 95812

IRS - Insolvency
PO Box 7346
Philadelphia PA 19101

Ally Financial
PO Box 380902
Bloomington MN 55438

CA Emergency Phys - SJ
PO Box 582663
Modesto CA 95358

Central Valley Imaging Med Assoc
PO Box 398076
San Francisco CA 94139

Gustavo Garcia - G14846 B4-26-20
Valley State Prison
PO Box 92
Chowchilla CA 93610

Regional Med Ctr - SJ
PO Box 402269
Atlanta GA 30384

Santa Clara Valley Health/Hospital
PO Box 742502
Los Angeles CA 90074

South Bay Path Med Assoc
5700 Southwyck Blvd
Toledo OH 43614

United States Bankruptcy Court For the Northern District of California	Check as directed in lines 17 and 21: According to the calculations required by this Statement:
Debtor 1: Olga Lilia Garcia	<input checked="" type="checkbox"/> 1. Disposable income is <u>not</u> determined under 11 U.S.C. § 1325(b)(3).
Debtor 2:	<input type="checkbox"/> 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
Case No.	<input checked="" type="checkbox"/> 3. The commitment period is 3 years. <input type="checkbox"/> 4. The commitment period is 5 years.

Official Form 22C-1

☐ Check if this is an amended filing

Chapter 13 Statement of Your Current Monthly Income

(12/14)

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known)

PART 1: Calculate Your Average Monthly Income

1.	What is your marital and filing status? Check one only. <input type="checkbox"/> Not married. Fill out Column A, lines 2-11. <input checked="" type="checkbox"/> Married. Fill out both Columns A and B, lines 2-11.		
Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space. Column A: Debtor 1. Column B: Debtor 2 or non-filing spouse.			
		<i>Column A</i>	<i>Column B</i>
2.	Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	2,653	0
3.	Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	0	0
4.	All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	640	0
5.	Net income from operating a business, profession, or farm. [Note: per case law, only gross income is reported here. Ordinary business expenses are deducted on line 43 of Form 22A-2.]	Gross receipts Expenses <i>Minus</i> Net monthly income	0 0 0
6.	Net income from rental and other real property.	Gross receipts Expenses <i>Minus</i> Net monthly income	0 0 0
7.	Interest, dividends, and royalties.	0	0
8.	Unemployment compensation. List in left column (not A or B) if you contend it was Social Security Act benefit.	Debtor 1 Debtor 2 / n-f spouse	0 0
9.	Pension or retirement income. Do not include any amount received under the Social Security Act.	0	0
10.	Income from all other sources not listed above. Specify source and amount. Do not include any Social Security Act benefits, or specific victim-related payments.	Room rental	3,000 L 0
11.	Calculate your total average monthly income. Subtotal, then total the subtotals.	Subtotal Columns A and B separately Total the subtotals	6,293 0 6,293

PART 2: Determine How to Measure Your Deductions from Income

12.	Copy your total average monthly income from line 11.	6,293
13.	Calculate the marital adjustment. Check one: <input type="checkbox"/> You are not married. Fill in 0 in line 13d. <input type="checkbox"/> You are married and your spouse is filing with you. Fill in 0 in line 13d. <input checked="" type="checkbox"/> You are married and your spouse is not filing with you. Fill in the amount of the income listed in line 11, Column B, that was	

Debtor 1: Olga Lilia Garcia	Case No.
Debtor 2:	

13. ctd	NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents. In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If this adjustment does not apply, enter 0 on line 13d.	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 50%; padding: 2px;">a.</td><td style="width: 50%; padding: 2px;"></td></tr> <tr><td style="padding: 2px;">b.</td><td style="padding: 2px;"></td></tr> <tr><td style="padding: 2px;">c.</td><td style="padding: 2px;"></td></tr> <tr><td style="padding: 2px;">d. Total</td><td style="text-align: right; padding: 2px;">0</td></tr> </table>	a.		b.		c.		d. Total	0	6,293
a.											
b.											
c.											
d. Total	0										
14.	Your current monthly income. Subtract line 13d from line 12.		6,293								
15.	Calculate your current monthly income for the year on line 15b.	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 50%; padding: 2px;">a. Copy your total current monthly income from line 14.</td><td style="width: 50%; padding: 2px;"></td></tr> <tr><td style="padding: 2px;">b. Multiply 15a by 12 (the number of months in a year).</td><td style="text-align: right; padding: 2px;">75,516</td></tr> </table>	a. Copy your total current monthly income from line 14.		b. Multiply 15a by 12 (the number of months in a year).	75,516	75,516				
a. Copy your total current monthly income from line 14.											
b. Multiply 15a by 12 (the number of months in a year).	75,516										
16.	Calculate the median family income that applies to you.	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 50%; padding: 2px;">State in which you live.</td><td style="width: 50%; padding: 2px;">California</td></tr> <tr><td style="padding: 2px;">Number of people in your household.</td><td style="text-align: right; padding: 2px;">7</td></tr> <tr><td style="padding: 2px;">Median family income for your state and size of household.</td><td style="text-align: right; padding: 2px;">102,450</td></tr> </table>	State in which you live.	California	Number of people in your household.	7	Median family income for your state and size of household.	102,450	102,450		
State in which you live.	California										
Number of people in your household.	7										
Median family income for your state and size of household.	102,450										
17.	How do the lines compare? a. <input checked="" type="checkbox"/> Line 15b is less than or equal to line 16c. On the top of page 1, check box 1, <i>Disposable income is not determined under 11 U.S.C. § 1325(b)(3)</i> . Go to Part 3. Do NOT fill out <i>Calculation of Disposable Income</i> (Official Form 22C-2). b. <input type="checkbox"/> Line 15b is more than line 16c. On the top of page 1, check box 2, <i>Disposable income is determined under 11 U.S.C. § 1325(b)(3)</i> . Go to Part 3 and fill out <i>Calculation of Disposable Income</i> (Official Form 22C-2). On line 39 of that form, copy your current monthly income from line 14 above.										

PART 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18.	Copy your total average monthly income from line 11.		6,293						
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income copy the amount from line 13d. If the marital deduction does not apply fill in 0 on line 19a.	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 50%; padding: 2px;">a. Copy the amount from line 13d.</td><td style="width: 50%; padding: 2px;"></td></tr> <tr><td style="padding: 2px;">b. Subtract line 19a from line 18.</td><td style="text-align: right; padding: 2px;">0</td></tr> </table>	a. Copy the amount from line 13d.		b. Subtract line 19a from line 18.	0	0		
a. Copy the amount from line 13d.									
b. Subtract line 19a from line 18.	0								
20.	Calculate your current monthly income for the year for this part of the form. Follow these steps.	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 50%; padding: 2px;">a. Copy line 19b.</td><td style="width: 50%; padding: 2px;"></td></tr> <tr><td style="padding: 2px;">b. Multiply line 19b by 12 (months in a year).</td><td style="text-align: right; padding: 2px;">6,293</td></tr> <tr><td style="padding: 2px;">c. Copy the median family income from line 16c.</td><td style="text-align: right; padding: 2px;">75,516</td></tr> </table>	a. Copy line 19b.		b. Multiply line 19b by 12 (months in a year).	6,293	c. Copy the median family income from line 16c.	75,516	102,450
a. Copy line 19b.									
b. Multiply line 19b by 12 (months in a year).	6,293								
c. Copy the median family income from line 16c.	75,516								
21.	How do the lines compare? a. <input checked="" type="checkbox"/> Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, <i>The commitment period is 3 years</i> . Go to Part 4. b. <input type="checkbox"/> Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.								

PART 4: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Olga L Garcia

Signature of Debtor 1
Olga Lilia Garcia

Signature of Debtor 2

Date: 3/20/15

Date: _____

If you checked line 17a, do NOT fill out or file Form 22C-2.

If you checked line 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your currently monthly income from line 14 above.

United States Bankruptcy Court For the Northern District of California
Debtor 1: Olga Lilia Garcia
Debtor 2:
Case No.

☐ Check if this is an amended filing

Chapter 13 Statement of Reasonably Necessary Expenses (BMFI)

(12/14)

PART 1: List Your Reasonably Necessary Expenses

Fill in your reasonably necessary monthly living expenses for you and your dependents. You may use the Internal Revenue Service (IRS) National and Local Standards as reference points for what monthly expense amounts are considered reasonably necessary. Do not deduct any amounts that you subtracted from income in lines 5 and 6 of Form 22C-1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 22C-1. Lines 1-4 and other numbers are not used in this form.

5.	The number of people used in determining your deductions from income. Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.	1										
6.	Food, clothing, and other items		1,800									
8.	Housing and utilities – Insurance and operating expenses.		455									
9.	Housing and utilities – Mortgage or rent expenses. Do not include any deductions taken on line 33 below for mortgage payments.		0									
10.	Additional housing amount. Explain why.		0									
12.	Vehicle operation expense		812									
13.	Vehicle ownership or lease expense		0									
14.	Public transportation expense		0									
16.	Taxes, including income, self-employment, social security, and Medicare taxes		586									
17.	Involuntary payroll deductions, such as mandatory retirement, union dues, and uniform costs.		54									
18.	Term life insurance premiums		0									
19.	Court-ordered payments, including support payments		0									
20.	Education: a condition for your job, or for your physically or mentally challenged dependent child if necessary		0									
21.	Childcare		0									
22.	Health care expenses (not insurance premiums)		40									
23.	Optional telephones and telephone services: pagers, call waiting, caller ID, special long distance, business cell		164									
25.	a. Health insurance		0									
	b. Disability insurance		0									
	c. Health savings account		0									
26.	Continued necessary contributions to the care of elderly, chronically ill, disabled hh member or immediate family		0									
27.	Protection against family violence		0									
28.	Additional home energy costs.		0									
29.	Education expenses for dependent children who are younger than 18. (up to \$156.25 monthly per child).		0									
31.	Continuing charitable contributions not exceeding 15% of gross monthly income.		0									
33.	For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines and total. To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy, then divide by 60. In brackets: "1" = Vehicle 1, "2" = Vehicle 2, "h" = home, "t" = pmts include taxes, "i" = pmts include insurance.	<table border="1"> <thead> <tr> <th>Name of Creditor</th> <th>Property Securing Debt</th> <th>60-mo avg</th> </tr> </thead> <tbody> <tr> <td>Ally Financial [1]</td> <td>2011 Chev Silverado Lease</td> <td>641</td> </tr> <tr> <td>Selene Finance [h]</td> <td>Residence</td> <td>1,951</td> </tr> </tbody> </table>	Name of Creditor	Property Securing Debt	60-mo avg	Ally Financial [1]	2011 Chev Silverado Lease	641	Selene Finance [h]	Residence	1,951	
Name of Creditor	Property Securing Debt	60-mo avg										
Ally Financial [1]	2011 Chev Silverado Lease	641										
Selene Finance [h]	Residence	1,951										
Total: Add lines above.			2,592									

Debtor 1: Olga Lilia Garcia	Case No.
Debtor 2:	

34. For any debts that you listed in line 33 (e.g., secured by your primary residence, a vehicle or other property necessary for your support or the support of your dependents) state any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the cure amount). Next, divide by 60 and fill in the information.	Name of Creditor	Property Securing Debt	60-mo avg	
Total: Add lines above.				0
35. Total priority claims divided by 60 months				22

PART 2: Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)


39. Copy your total current monthly income from line 14 of Form 22C-1, Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period.	6,293
40. The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I of Form 22C-1.	0
41. Qualified retirement deductions. The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 362(b)(19).	0
43. Special Circumstances deduction (describe):	
	0
44. Total all your expenses. Add lines 6-35 and 40-43.	6,525
45. Calculate your monthly disposable income. Subtract line 44 from line 39.	-232

PART 3: Change in Income or Expenses

46. Change in income or expenses. If the income in Form 22C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition check 22C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase. [Note: All adjustments pursuant to <i>Hamilton v. Lanning</i> , 130 S.Ct. 2466 (2010) are included in the 22C-1 and 22C-2 forms filed herewith and their explanations and details are included below.]					
Form	Line	Reason for change	Date of change	Incr/Decrease	\$ amount
C-1	10 A	[Room rental] Monthly room rental is increasing from \$2,400 to \$3,000 monthly	March 2015	Increase	600

PART 4: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.


 Signature of Debtor 1
 Olga Lilia Garcia

Signature of Debtor 2

Date: 3/20/15

Date: